

Information to identify the case:

Debtor 1	Kevin Chidley	Social Security number or ITIN	xxx-xx-5230
	First Name Middle Name Last Name	EIN	-----
Debtor 2	Lisa Chidley	Social Security number or ITIN	xxx-xx-5576
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter 7 3/15/19	
Case number: 19-80578			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Kevin Chidley	Lisa Chidley
2. All other names used in the last 8 years	fdba KC Farms	fdba KC Farms
3. Address	1212 N. 14th St Rochelle, IL 61068	1212 N. 14th St Rochelle, IL 61068
4. Debtor's attorney	Bernard J Natale Bernard J. Natale, Ltd. Edgebrook Office Center 1639 N Alpine Rd Suite 401 Rockford, IL 61107	Contact phone 815-964-4700 Email: natalelaw@bjnatalelaw.com
5. Bankruptcy trustee	James E Stevens Barrick, Switzer, Long, Balsley & Van Ev 6833 Stalter Drive Rockford, IL 61108	Contact phone 815-962-6611 Email: jimstevens@bslbv.com

For more information, see page 2 >

6. Bankruptcy clerk's office	Western Division 327 South Church Street Rockford, IL 61101 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/18/19
7. Meeting of creditors	April 23, 2019 at 03:30 PM	Location: 308 West State Street, Room 40, Rockford, IL 61101
	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 6/24/19
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Kevin Chidley
Lisa Chidley
Debtors

Case No. 19-80578-TML
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: jclarke
Form ID: 309A

Page 1 of 1
Total Noticed: 24

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db/jdb +Kevin Chidley, Lisa Chidley, 1212 N. 14th St, Rochelle, IL 61068-1280
tr +James E Stevens, Barrick, Switzer, Long, Balsley & Van Ev, 6833 Stalter Drive, Rockford, IL 61108-2582
27645840 +ABP Farms Trust/Busey Trust Co, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court, Sycamore, IL 60178-3140
27645841 Ag Direct, PO Box 2409, Omaha, NE 68103-2409
27645842 +Conserv FS, PO Box 1550, Woodstock, IL 60098-1550
27645843 +Daphne & Lloyd Holterman, W3757 Ebenezer Drive, Watertown, WI 53094-8708
27645844 Holcomb State Bank, 108 W. Main Street, Holcomb, IL 61043
27645845 +Hubbard Farm, Charles Hubbard, 2419 Meridian Rd, Chana, IL 61015-9686
27645847 John Deere Financial, PO Box 6600, Johnston, IA 50131-6600
27645849 +MGW Real Estate Services, 2020 Aberdeen Court, Sycamore, IL 60178-3140
27645848 +Maplehurst, 936 South Moore Rd, Rochelle, IL 61068-9789
27645850 +Midland State Bank, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court, Sycamore, IL 60178-3140
27645851 Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
27645852 +Nationstar Mortgage, d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
27645853 PHI Financial Services, PO Box 733260, Dallas, TX 75373-3260
27645855 +PNC Bank, P5-PCLC-01-CB, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
27645854 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
27645857 +Rock Valley Federal Credit Union, 561 E Flagg Rd, Rochelle, IL 61068-9266
27645858 +Sunset Farms, 4340 S Kings Rd, Rochelle, IL 61068-9758
27645859 +Thomas R. Brown & Lori J. Brown, c/o: Martin, Goodrich & Waddell Inc, 2020 Aberdeen Court, Sycamore, IL 60178-3140

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: natalelaw@bjnatalelaw.com Mar 19 2019 02:18:03 Bernard J Natale,
Bernard J. Natale, Ltd., Edgebrook Office Center, 1639 N Alpine Rd, Suite 401,
Rockford, IL 61107
27645846 +E-mail/Text: cfluke@hudsoninsgroup.com Mar 19 2019 02:21:21 Hudson Insurance Group,
7300 West 110th Street, Suite 400, Overland Park, KS 66210-2332
27645856 +E-mail/Text: mpapoccia@rvfcu.org Mar 19 2019 02:18:56 Rock Valley Credit Union,
1201 Clifford Avenue, Loves Park, IL 61111-7500
27645860 EDI: USBANKARS.COM Mar 19 2019 05:58:00 US Bank, PO Box 790179,
Saint Louis, MO 63179-0179

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Bernard J Natale on behalf of Debtor 1 Kevin Chidley natalelaw@bjnatalelaw.com
Bernard J Natale on behalf of Debtor 2 Lisa Chidley natalelaw@bjnatalelaw.com
James E Stevens jimstevens@bslbv.com, IL48@ecfcbis.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 4